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on September 11, 2009.

PATENT  
Attorney Docket No.: 014801-001300US  
Client Ref. No.: PD494

TOWNSEND and TOWNSEND and CREW LLP

By: /Ronnie Rickles/  
Ronnie Rickles

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Roger H. Kuite, et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR  
ELECTRONIC DISTRIBUTION OF  
BENEFITS

Customer No.: 20350

Confirmation No. 2970

Examiner: Karmis, Stefanos

Technology Center/Art Unit: 3693

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed September 11, 2009 (the "Office  
Action"), please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks** begin on page 9 of this paper.